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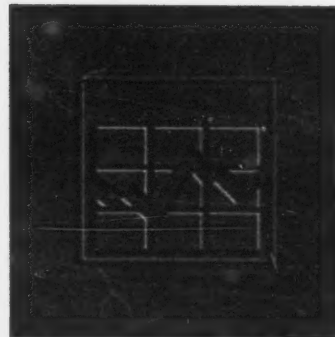
## **Research Paper**

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# **Measuring Voluntary Inter-household Transfers in Canada**

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## Income Research Paper Series

# Measuring Voluntary Inter-household Transfers in Canada

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## **Abstract**

Households provide money, goods and services directly to help other households: these inter-household transfers add up to a sizable flow of economic resources between households. While measured by Statistics Canada surveys, inter-household transfers are not included in the recipient household's total income—except court-ordered alimony and child support payments. Because inter-household transfers affect a household's ability to consume goods (Smeeding and Weinburg, 2001), they are important in measuring a household's economic well-being. This paper examines the conceptual and measurement issues related to voluntary inter-household transfers, and provides a portrait of voluntary inter-household transfer in Canada. This paper uses the recent data on inter-household transfers from Statistics Canada's income, expenditure, and wealth surveys.

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## 1. Introduction

Inter-household transfers are a flow of economic resources between households. They are the money, goods or services that a household sends to other households with the intent of supporting the recipients' current consumption, without an expectation of repayment. As result, the recipients' economic well-being is improved by the additional economic resources from the donor. However, not all inter-household transfers are included as part of total income when measuring the economic well-being of Canadian households, or when analysing low income. Legally enforced inter-household transfers (in the form of alimony and child support payments) are included in total income; voluntary inter-household transfers (without a legal condition), which are larger than legally enforced inter-household transfers, are excluded from total income. According to Statistics Canada's Survey of Labour and Income Dynamics (SLID), Canadian households received a total of \$8.5 billion<sup>1</sup> from people not living in their household in 2008, which represents a little less than 1% of total income received. This is comparable in magnitude to major government transfers such as child tax benefits (\$7.8 billion) and social assistance (\$9.6 billion).<sup>2</sup> Despite their size and potential impact on economic measurements of well-being of Canadian households, there is an absence of data on the topic for the general population, resulting in only a few studies on immigrants and cross border remittance have been carried out (Houle and Schellenberg 2008).

This paper discusses the concepts and measurement issues related to voluntary inter-household transfers in Canada, as follows: Section 2 examines the conceptual issues of inter-household transfers; Section 3 outlines three related data sources (SLID, Survey of Household Spending [SHS], and Survey of Financial Security [SFS]) available from Statistics Canada; Section 4 analyses the size of inter-household transfers in Canada, and the trend in the last decade; Section 5 compares inter-household transfers in one survey to the next, in terms of questionnaires and reporting behaviours; Section 6 analyses the relationship between the value of inter-household transfers and household total income; Section 7 summarizes the discussion.

## 2. Concepts

Inter-household transfers, which have captured the attention of academics and economists from various domains, can serve a number of purposes for donor and recipient households. In macroeconomic terms, international remittance flow is substantial relative to the gross domestic product (GDP) of some countries (*Economist* 2010).<sup>3</sup> The study of international remittance flow is essential to the World Bank, International Monetary Fund (IMF) and several remittance-dependant developing countries: it helps

- 
1. This figure excludes court-ordered alimony and child support payments received. In comparison, Canadian households received \$4.2 billion in inter-household transfers, in the form of alimony and child support payments.
  2. These estimates were calculated from Statistics Canada's 2008 Survey of Labour and Income Dynamics (SLID).
  3. Remittance made up 50% of Tajikistan's gross domestic product (GDP) in 2008 (*Economist* 2010).

them understand the institutional characteristics of these cash transfers (Houle and Schellenberg 2008). In microeconomic terms, some inter-household transfers meant to transfer one's life-accumulated wealth (as inheritance or *inter-vivo* trusts) can have an impact on inequality and economic growth (Kotlikoff and Summers 1981, Schoeni 1997, Mason et al. 2006). For some households, though, inter-household transfers are a substantial income source that improve their economic well-being (Smeeding and Weinburg, 2001) and increase their ability to pay medical and housing expenses (Jennings and Bennefield 1992) and tuition (Ouellette 2006).

Inter-household transfers redistribute available economic resources between households, and the redistribution affects household consumption and standards of living and income; therefore, micro-analysts should include inter-household transfers when measuring household economic well-being. It is crucial that they consider the effect of inter-household transfers on the distribution of household income, consumption and wealth, as suggested in the *Report by the Commission on the Measurement of Economic Performance and Social Progress* (Stiglitz, Sen and Fitoussi 2009).

Inter-household transfers have a long history. They were responsible for a major flow of economic resources between households before the introduction of government programs and financial systems (Lampman and Smeeding 1983). They are measured by at least 20 national statistical agencies, according to the final report prepared by the International Expert Group on Household Income Statistics (Canberra Group 2001<sup>4</sup>). In the United States, the US Census Bureau has investigated the financial networks between households twice (Jennings and Bennefield 1992, and Masumura 2002), using data from its Survey of Income and Program Participation (SIPP). In addition to looking at income transfers, the Federal Reserve Board has included questions on inheritance and wealth transfers in its Survey of Consumer Finance (Federal Reserve Board 2007). In comparison, little is known about inter-household transfers in Canada, as methods to measure them have not yet been fully developed.

No uniform measurement of inter-household transfers exists across different statistical agencies, and transfers remain one of the most difficult aspects of the measurement of household income (Canberra Group 2001). What should or should not be included in the definition of income involves judgements about various dimensions of the transfers. While some statistical agencies such as Eurostat (Eurostat 2007) and the Australian Bureau of Statistics (Australian Bureau of Statistics 2006) closely follow the recommendations from the Canberra Group (Canberra Group 2001), others apply recommendations to suit their own country's need. The rest of this section discusses some key concepts in measuring inter-household transfers.

#### **Loans and repayments**

One of the defining characteristics of an inter-household transfer is that is given with no expectation of repayment—in other words, a one-way street. The International Conference of Labour Statisticians thus recommends that loan repayments be excluded from the definition of inter-household transfers. The

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4. The Canberra Group was an international group of experts on household income statistics and economic well-being from various national statistical agencies and international organizations.



intuition is that a loan and subsequent repayment would result in no net transfer from one household to another (International Labour Organization 2004).

#### **Regular versus irregular**

This characteristic of a transfer relates to a recipient's likely use of the funds. If they are spent on goods and services for immediate or near term use, it is an addition to income. If they are saved or invested in capital, it is an addition to wealth. The Canberra Group suggests that current transfers should be amounts that are comparatively small, often made regularly and relied upon by the recipients (Canberra Group 2001). Meanwhile it considers large, unexpected and one-time irregular transfers as capital transfers; the money is more likely to be saved than spent. However, it can be argued that some irregular or somewhat large conform to the definition of current transfer, as long as the funds are used for final consumption, within the same period. For example, households can provide non-periodic financial support to non-household members in need, such as the temporarily unemployed. Thus it is very difficult in practice to use rules of thumb on the regularity and amount of transfers to determine whether they are capital or wealth transfers. It would be preferable to ask respondents directly whether the transfer was used for current consumption.

#### **Voluntary versus involuntary**

While some inter-household transfers are mandatory—that is, the result of legally binding agreement—others are voluntary. For survey operations purposes, the Canberra Group suggests legally binding inter-household transfers, such as receipts of alimony and child support payment, should be considered regular and predictable, as there are legal consequences to senders who fail to remit these payments. In comparison, voluntary inter-household transfers can be regular or irregular, subject to whether the inter-household transfers are made regularly and can be relied upon by the recipients (Canberra Group 2001).

To track involuntary transfers, like alimony and child support payments under court orders or written agreements, Statistics Canada has been using tax data (in T1 Family File and SLID), and these receipts have been accounted for in the recipient's total income. In addition, several studies have been conducted on the payment characteristics and benefit to the recipients (Galarneau 1992 and Robinson 2009). In comparison, the voluntary transfers people received were not measured until questions of inter-household transfers were introduced by SLID in reference year 2006.

#### **Family member versus any person**

One would expect that most inter-household transfers are received by donors' family members and so SLID and SFS ask respondents questions on inter-household transfers between family members. However, non-family members would also benefit from inter-household transfers with an increased ability to consume. Surveys should measure inter-household transfers not only between family members, but between any persons not living with the respondent. This would align Statistics Canada's practices with international definitions.

### **Inside country versus outside country**

Some households send inter-household transfers to families and relatives outside Canada. Since these transfers represent a significant source of foreign revenue in developing countries, tracking remittances is essential in order to understand the macro-economies of these countries (Houle and Schellenberg 2008). It may also be useful for survey managers to measure the amount of inter-household transfers sent within the country, to balance the dollar amounts sent and received. However, the origin and destination of inter-household transfers are less important for microanalysts when measuring the economic well-being of Canadian households.

### **Deduction of inter-household transfers from donor's disposable income**

At least three alternate views exist regarding how to treat the deduction of inter-household transfers from donor's disposable income. First, to avoid double-counting at the aggregate level, the Canberra Group recommends that the donor deduct the transfer from their disposable income (Canberra Group 2001). Alternately Becker (1974) suggests the relevant characteristics of a person's social environment,<sup>5</sup> such as the welfare of a family member, can be important to a person's utility function, and to some extent the person's economic well-being. This view holds that sending inter-household transfers to improve the economic well-being of a recipient can provide a positive utility to the donor. Therefore, one might suggest not deducting the amount of inter-household transfers sent from the donor's disposable income, as it provides positive utility to the donor as would spending the amount otherwise. A third opinion differentiates between compulsory and voluntary transfers, and suggests only deducting the amount of inter-household transfers with compulsory or quasi-compulsory nature. This was adopted in a resolution of the Seventeenth International Conference of Labour Statisticians (International Labour Organization 2004). However, what qualifies as quasi-compulsory inter-household transfer remains subject to debate.

### **In-kind payments and expenditure transfers**

In-kind payments in the form of gifts and services provide economic benefits to recipients and, in theory, should be included as income. However, unlike monetary transfers, there is no consistent and accurate method of valuation in measuring in-kind payments. The International Conference of Labour Statisticians states that most operational definitions of income exclude such transfers, until widely accepted methods for valuing them are available (International Labour Organization 2004). Currently, most in-kind payments are excluded from Statistics Canada surveys.

This paper focuses on voluntary components of inter-household transfers. A voluntary inter-household transfer is defined as not legally enforced, direct cash payments between households. The amount of inter-household transfer sent by donors is not deducted from the donors' income in this analysis of economic well-being and household income. The analysis is also restricted by existing data limitations, in particular, none of Statistics Canada's surveys collect detailed information on both consumption and the

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5. As suggested in his concept of 'social income', defined as the sum of a person's own income and the monetary value to him of the relevant characteristics of others (Becker 1974).

amount of inter-household transfers received, and no data exist on inter-household transfers received from non-family members.

### 3. Data sources

Three separate Statistics Canada surveys, SLID, SHS and SFS, are used to analyse voluntary inter-household transfers. Each survey measures voluntary inter-household transfers differently,<sup>6</sup> so direct comparison is difficult. Yet, each survey supplements the understanding of inter-household transfers by providing an alternate perspective. This section describes the three data sources and their limitations.

SLID measures the changes in Canadian household income and economic well-being over time. SLID has two components: a longitudinal database that follows the same sample over a six-year period and a cross-sectional database, which reflects the reference year. This paper refers to the cross-sectional component. The survey is carried out in the ten provinces annually, with approximately 26,000 to 28,000 households responding each year during 2006 to 2008. The questions on voluntary inter-household transfers were introduced in 2006.<sup>7</sup> Voluntary inter-household transfers in SLID are defined as the amount of money sent or received by family members not living in the respondent's household, plus regular bill payments paid on the recipient's behalf. From 2006 to 2008, approximately between 791,000 and 850,000 households received voluntary inter-household transfers, and between 1.35 million and 1.65 million households sent voluntary inter-household transfers.<sup>8</sup> This enables examination of the socioeconomic data of senders and receivers of voluntary inter-household transfers.

SHS collects data on annual household spending since 1997. It is carried out in all ten provinces each year and in the three territories every second year. It has 13,900 to 17,200 of responding households each year between 1998 and 2007.<sup>9</sup> The question of voluntary inter-household transfers was not asked independently before 1998.<sup>10</sup> However, no independent question was asked about the amount of voluntary inter-household transfers received. A voluntary inter-household transfer in SHS is defined as a gift of money sent to any non-household member. From 1998 to 2008, between 3.56 million and 5.36 million households sent voluntary inter-household transfers in a particular year.<sup>11</sup> Data from SHS make it

6. Voluntary inter-household transfers are measured differently to meet different users need. SHS data is used in the balance of payment of international remittance, while SFS and SLID data are designed to measure financial / economic well-being of Canadian households. In addition, SHS has collected this information since 1997 and similar data by its predecessor FAMEX. Meanwhile, the questions in SFS and SLID were not developed until a few years ago.
7. SLID has had data on alimony and child support payments since 1998.
8. Bootstrap weights developed by Statistics Canada for the Survey of Labour and Income Dynamics (SLID) have been applied for the measurement of variance and standard errors in the 2006, 2007 and 2008 Survey of Labour and Income Dynamics (SLID).
9. The sample size was reduced by 28% in 2008.
10. Before 1998, the question on voluntary inter-household transfer was combined with the question on alimony, separation allowance and child support payments.
11. Bootstrap weights developed by Statistics Canada for the Survey of Household Spending from 2002 to 2008 have been applied for the measurement of variance and standard errors.

possible for this paper to examine the trend of voluntary inter-household transfers sent by Canadian households in the last 11 years. They also allow for the examination of the concept, definition and scope of voluntary inter-household transfers, and their comparison with those in SLID and SFS.

SFS collects information on the net worth (wealth) of Canadian families, including assets, debt, employment, income and education. It is an occasional cross-sectional survey, which has been conducted by Statistics Canada since 1955, with the most recent surveys being conducted in 2005.<sup>12</sup> It is carried out in all ten provinces, with approximately 5,300 economic families responded.<sup>13</sup> It asked questions on the amount of voluntary inter-household transfers, to and from family members only. It allows the examination of the relationship between the amounts of voluntary inter-household transfers sent and received, and the net worth of an economic family. The earlier 1999 SFS is not used in the analysis as it does not have data on the transfer amount sent or received.<sup>14</sup>

Table 1 summarizes the data availability of voluntary inter-household transfers on SLID, SHS and SFS. Among these surveys, SHS has the longest history in measuring voluntary inter-household transfers; SLID has started to measure these transfers more recently; and SFS measures transfers sporadically, depending on when the survey is conducted. Voluntary inter-household transfers are also measured with different units of analysis. Whereas SHS measures payments at the household level, SLID measures them at an individual level,<sup>15</sup> which is then rolled up to household level for comparison;<sup>16</sup> and SFS measures them only at the level of the economic family. Domestic and international payments are differentiated in SLID and SHS questionnaires in terms of the origin and destination of voluntary inter-household transfers. In contrast, SFS simply asks for the total amount, regardless of destination.

In short, this paper focuses mainly on SLID data to analyze voluntary inter-household transfers and the effect of transfers on the measurement of income and economic well-being. The trend over time is examined using SHS, supplemented by findings on inter-household transfers in relationship to net worth using SFS. The related sections of all three questionnaires are in Appendixes.

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12. The information on assets, debts and net worth are based on data collected in the 2005 reference period. The income-related questions are based on data from 2004.
  13. Bootstrap weights developed by Statistics Canada for the Survey of Financial Security 2005 have been applied for the measurement of variance and standard errors.
  14. The 1999 SFS has questions related to the frequency of inter-household transfers and the relationship of the transfer sender and recipient to the respondent. Details are listed in table 1.
  15. In the process, 93 senders and 65 recipients had identical remittance dollar amounts as another household member. It is unclear whether these remittances were reported twice by different household members or same amount remittances were sent by different family members. These identical transfers constitute 3% of the all transfer counts and dollar amounts. These records are retained in this analysis.
  16. SLID data can also be rolled up to the census family level and the economic family level. The household level is chosen for direct comparison with SHS, and it matches with the concept of inter-household.

Table 1

## Data availability on inter-household transfers in four Statistics Canada surveys

	Survey of Labour and Income Dynamics	Survey of Household Spending	Survey of Financial Security 2005	Survey of Financial Security 1999
Reference period available	2006 <sup>1</sup> to 2008	1998 <sup>2</sup> to 2008	2005 for assets 2004 for income and transfers	1999 for assets 1998 for income and transfers
Voluntary inter-household transfers	Data availability			
Number of households / families				
Sent	Yes <sup>3</sup>	Yes <sup>3</sup>	Yes <sup>4</sup>	Yes <sup>4</sup>
Received	Yes <sup>3</sup>	Unable to disambiguate	Yes <sup>4</sup>	Yes <sup>4</sup>
Dollar amount				
Sent	Yes <sup>3</sup>	Yes <sup>3</sup>	Yes <sup>3</sup>	No
Received	Yes <sup>3</sup>	Unable to disambiguate	Yes <sup>3</sup>	No
Other dimensions <sup>5</sup>				
Domestic/ international transfer	Yes <sup>3</sup>	Yes <sup>3</sup>	No	No
Relationship with receiver/donor	No	No	No	Yes <sup>4</sup>
Payment frequency	No	No	No	Yes <sup>4</sup>
Who's counted as receiver/donor?	Family members that live outside the household	Any people that live outside the household	Family members that live outside the household	Family members that live outside the household
Unit of analysis	Households/ individual	Households	Economic families	Economic families
Alimony, separation allowance, and child support payments <sup>6</sup>				
Dollar amounts sent	Yes <sup>3</sup>	Yes <sup>4</sup>	Yes <sup>4</sup>	No
Dollar amounts received	Yes <sup>3</sup>	Yes <sup>4</sup>	Yes <sup>4</sup>	No

## Notes

1. Survey of Labour and Income Dynamics 2006 did not ask respondents aged 66 or over questions about inter-household transfers.
2. Survey of Household Spending 1997 was not used, since involuntary inter-household transfers such as alimony, separation allowance and child support payments were included as one question on inter-household transfers.
3. Data that are available and used in this study.
4. Data available from surveys.
5. Listed for comparison.
6. Alimony, separation allowance, and child support payments that are under court order or written agreement are considered involuntary inter-household transfers and are included for comparison.

Source: Statistics Canada, Survey of Labour and Income Dynamics, Survey of Household Spending and Survey of Financial Security questionnaires.



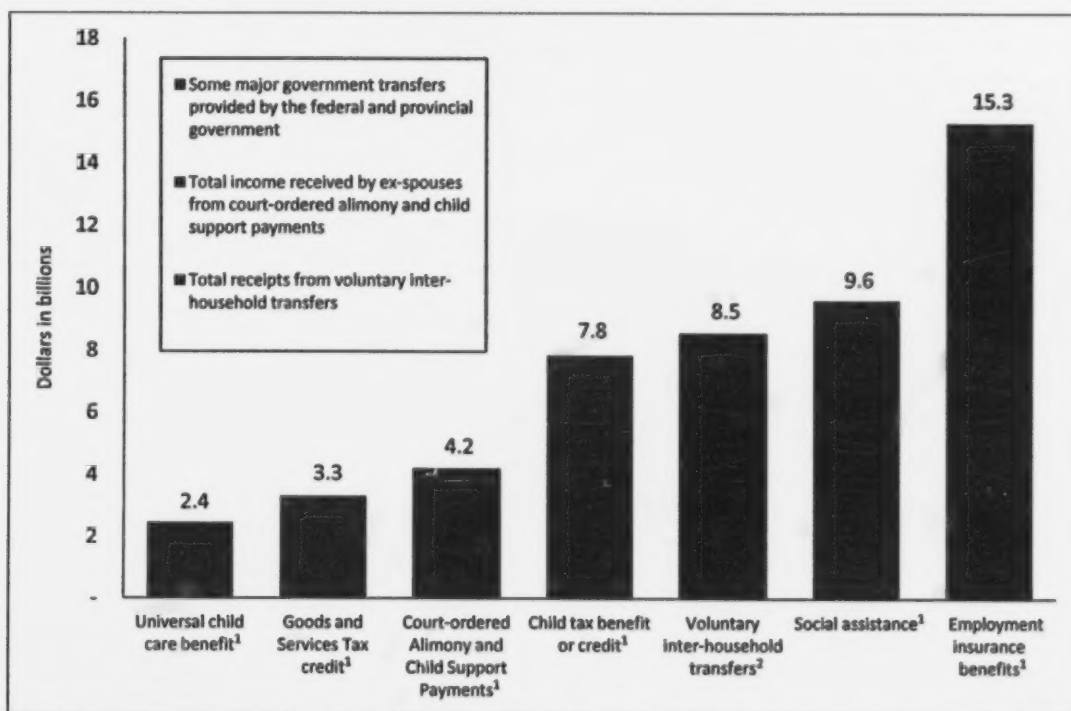
#### 4. Size and trend of transfers

Chart 1 shows the size of voluntary inter-household transfers received by Canadian households, and compares them with other current transfers in 2008.

In 2008, Canadian households received \$8.5 billion in voluntary inter-household transfers from other households, representing about 1% of total income received. This is twice the dollar amount of court-ordered alimony and child support payments received by Canadian households. It is also comparable in size to some major government social programs, such as social assistance and child tax benefits.

Chart 1

**Total dollars received by households from voluntary inter-household transfers, court-ordered alimony and child support payments, and major government transfers, 2008**



**Notes**

1. Included in the definition of total income at Statistics Canada.

2. Survey of Labour and Income Dynamics started collecting data on voluntary inter-household transfers in 2006. Currently not regarded as part of total income at Statistics Canada.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2008.

The recent trend—that is, from 1998 to 2008—is that of rising numbers and percentages of households sending voluntary inter-household transfers. Table 2 shows the number of households sending voluntary inter-household transfers increasing by 51% from 3.6 million households in 1998 to 5.4 million

households in 2008. The share of households sending transfers grew 10 percentage points from 31% to 41% in the same period.<sup>17</sup>

**Table 2**

**Number and percentage of households that sent inter-household transfers, from 1998 to 2008**

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
	'000										
Number of households	3,555	3,771	3,320	3,613	3,781	3,895	4,176	4,272	4,834	5,183	5,362
	%										
Proportion of all households	31	33	29	31	32	32	34	34	38	40	41

Source: Statistics Canada, Survey of Household Spending, 1998 to 2008.

Although year-to-year changes are quite volatile<sup>18</sup>, total amount of inter-household transfers trended upwards from 1998 to 2008. Chart 2 compares the total dollar percentage change in real terms relative to the base year 1998 of voluntary inter-household transfers sent, household income, and charitable donations by Canadian households, adjusted to 2008 constant dollars<sup>19</sup>. In 2008, voluntary inter-household transfers sent by Canadian households increased by 46% in real terms compared with 1998. Over the same period, the amount of money spent by Canadian households on charitable donations rose by 32% in real terms, and their household income increased by 33%.

17. Bootstrap weights for SHS have been applied for the available reference years.

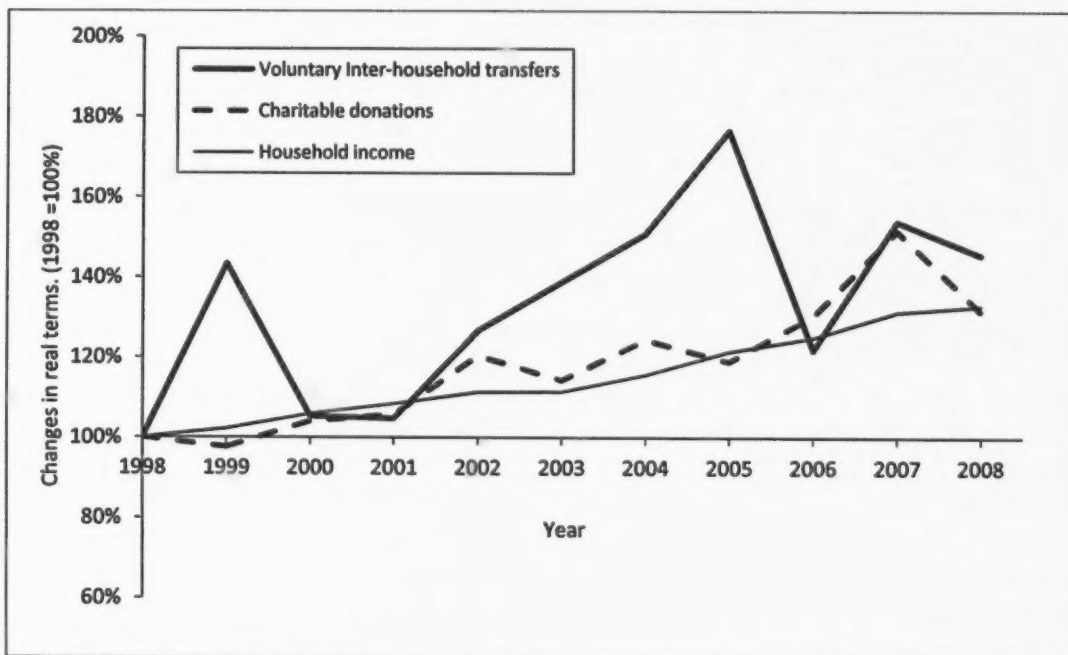
18. Tests indicate that the volatility is concentrated at the top of the distribution. The increase over the period is similar in magnitude, but smoother, when the top 1%, 5% and 10% of remitters are trimmed.

19. Source: Statistics Canada. Table 326-0021 - Consumer Price Index (CPI), 2005 basket, annual (2002=100 unless otherwise noted), CANSIM (database).

[http://cansim2.statcan.gc.ca/cgi-win/cnsmcgi.exe?Lang=E&CNSM-Fi=CII/CII\\_1-eng.htm](http://cansim2.statcan.gc.ca/cgi-win/cnsmcgi.exe?Lang=E&CNSM-Fi=CII/CII_1-eng.htm)  
(accessed: April 6, 2010)

**Chart 2**

**Percentage change in real terms on the amount of inter-household transfers sent, charitable donations, and household income received, 1998 to 2008**



Source: Statistics Canada, Survey of Household Spending, 1998 to 2008.

## 5. Differences between surveys

According to the SHS, about 4 in 10 Canadian households sent voluntary inter-household transfers in 2008. However, only 12% of Canadian households responding to SLID reported sending voluntary inter-household transfers in the same period, and barely 7% of households reported receiving voluntary inter-household transfers. Why is there such a difference?

Table 3 shows the counts of households (economic families for SFS) and the total dollar amount of voluntary inter-household transfers sent and received by Canadian households in 2008 (2004 data were used for 2005 SFS). In terms of the donors that sent voluntary inter-household transfers, SHS has about three times more households than SLID and SFS, but the total dollars sent were in the same order of magnitude for all three surveys. In terms of the recipients, SLID and SFS have similar number of households receiving voluntary inter-household transfers; the total amounts received by households in SLID are twice as much as those in SFS. However, the counts for SHS cannot be compiled because the information on receiving voluntary inter-household transfers cannot be differentiated from the category of 'other income'. In short, there are some discrepancies between the three surveys in the treatment of voluntary inter-household transfers.



**Table 3****Households that sent and received voluntary inter-household transfers, and dollar amounts of the transfers**

	SHS 2008	SLID 2008	SFS 2005 <sup>1</sup>
	'000		
Households sent voluntary inter-household transfers	5,362	1,647	1,771
Households received voluntary inter-household transfers	...	880	839
	\$ (millions)		
Total amount sent by Canadian households	10,390	10,859	8,111
Total amount received by Canadian households	...	8,526	4,045

... not applicable

**Notes**

1. SFS figures are for economic families, as household level figures are not available.

Source: Statistics Canada, Survey of Labour and Income Dynamics (SLID) 2008, Survey of Household Spending (SHS) 2008 and Survey of Financial Security (SFS) 2005.

Each of the three ways of measuring voluntary inter-household transfers serves the purposes of their respective surveys. For example, SHS data is primarily used to compile current household expenditure for the System of National Accounts and less used for the measurement of economic well-being compared with SLID. This affects the reporting requirements; the SHS requires detailed reporting on every expenditure item, whereas SLID is looking for an overall estimate.

Also, each survey uses dissimilar wording when describing voluntary inter-household transfers. For example, SHS measures "money gifts" and it allows that the transfers have no usage restrictions. SFS measures the money sent to support the living expenses of the recipients. SLID measures money sent or received, plus the regular payments paid on the recipient's behalf.

The surveys also define the scope of voluntary inter-household transfers differently. Whereas SHS requires that respondents state the amount of "money gifts" sent to people who are not household members, SLID and SFS measure the amount of money sent to or received from family members not living with the respondents. Both SLID and SFS exclude a greater portion of voluntary inter-household transfers beyond a family relationship compared to the SHS. The relevant sections on voluntary inter-household transfers are listed in appendices 1 to 4 for reference.

While this paper is unable to determine to what degree these differences have affected responses, it can still compare the reporting behaviours among the three surveys. The difference in reporting behaviour is shown in Chart 3. The median amount of voluntary inter-household transfers sent is \$2,200 in SLID, \$2,000 in SFS, and \$500 in SHS. While the SLID curve resembles the SFS curve, the SHS curve is distinct. Households started reporting sending voluntary inter-household transfers at the 60th percentile for SHS and above 85th percentile for SLID and SFS. The SHS curve then converges with both the SLID and the SFS curves at the 90th percentile. The difference between the SHS curve and the other

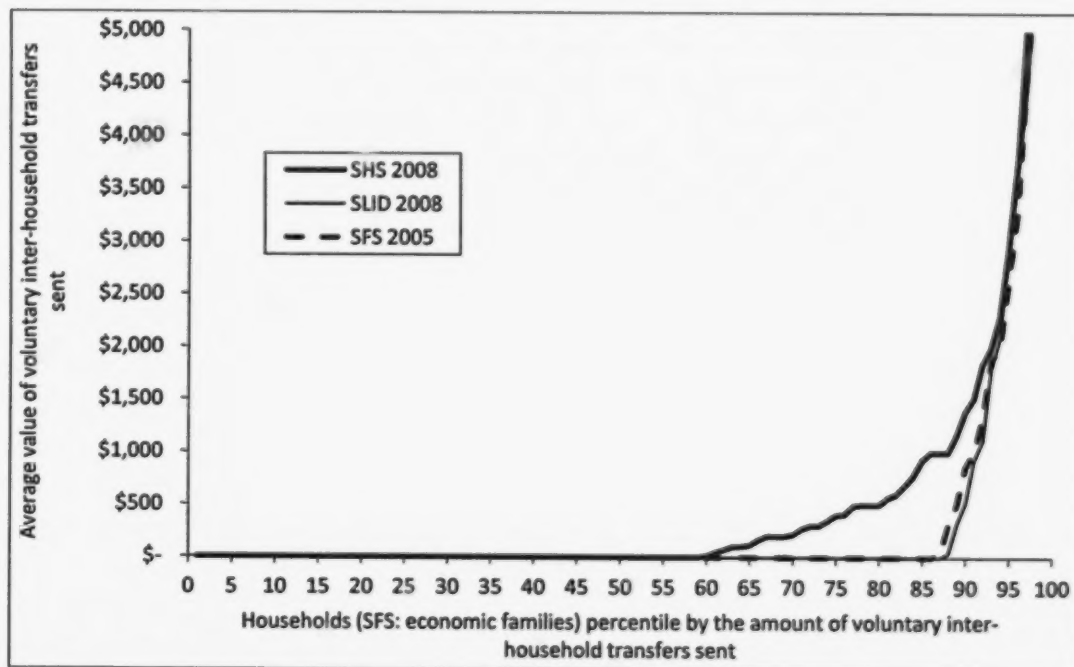
two curves from the 60th to 90th percentile indicates that SHS had many more households reporting transfers, with many of them reporting small transfer amounts sent.

Two visible plateaus can be observed on the SHS curve, with the first one at the \$500 level (77th to 80th percentile), and the second one at the \$1,000 level (86th to 88th percentile). This might reflect rounding behaviour in reporting or respondents' preference for sending \$500 and \$1,000.

All three curves show that a small percentage of households send large dollar amounts for voluntary inter-household transfers; less than 5% of all households sent over \$5,000 in the reference year. This makes the total dollar estimates on voluntary inter-household transfers measured very dependent on a few households. These households may be misreporting inheritances and bequests (usually large in value) as current transfers rather than as capital transfers. A maximum limit of \$200,000 is set for inter-household transfers on the SLID questionnaire. Meanwhile, no such limitation exists on the SHS or SFS income processing.

**Chart 3**

**Average monetary value of voluntary inter-household transfers sent by household percentiles**



**Notes**

1. All households are sorted by the amount of voluntary inter-household transfers sent in the reference year, and households at the 100th percentile gave the largest amount

Source: Statistics Canada, Survey of Labour and Income Dynamics (SLID) 2008, Survey of Household Spending (SHS) 2008 and Survey of Financial Security (SFS) 2005.

Lastly, this section examines the balance of voluntary inter-household transfers sent and received within Canada. In a closed economy, the dollar amount of voluntary inter-household transfers sent should be identical to the amount received. However, as Houle and Schellenberg (2008) show many recent immigrants remit money to support their families living outside Canada. The purpose of Table 4 is to examine the balance of voluntary inter-household transfers for 2008 SLID and 2005 SFS, by the destination (or origin) of payments, if such information is available. Alimony and support payments are listed for comparison, as they are involuntary inter-household transfers and are transferred within Canada. In 2008 SLID, most voluntary inter-household transfers sent and received are within Canada.

As a whole, the total estimated amount of voluntary inter-household transfers received and sent is not the same. From 2008 SLID data, it was estimated that Canadian households received 79% of all voluntary inter-household transfers sent. Of voluntary inter-household transfers within Canada, the estimated transfer amount received is 87% of that sent, which is comparable to the 94% for alimony and child support received.<sup>20</sup> Sampling errors and non-standard errors such as misreporting are plausible reasons for the imbalance in transfer estimates within Canada.

Measuring international remittances, Canadian households sent more transfers to families and friends overseas than they received. Canadian households received only 44% of the amount of voluntary inter-household transfers sent abroad. This is not surprising, given Canada's sizable population of immigrants with family links abroad, and the fact that international remittance tends to flow from high-income countries to low-income countries. A similar trend, using World Bank data, is observed for other high-income Organisation for Economic Co-operation and Development countries.<sup>21</sup>

A similar imbalance for voluntary inter-household transfers is observed for the 2005 SFS, but it has a lower received-to-sent ratio. This might result from the combination of oversampling of high-income respondents (high-income families tend to remit more in dollars), a smaller sample survey than SLID (usually associated with larger sampling errors), and the fact that, often, reported transfers made exceed reported transfers received (Mason et al. 2006). Information on the destination (or origin) of the transfer was not collected in the SFS.

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20. In SLID 2007, the percentage was 100% for all inter-household transfers (105% for within Canada, 73% for international).

21. Source: World Bank. Migrant Remittances Data, July 2009.

<http://www.worldbank.org/prospects/migrationandremittances> (accessed: January 15, 2010)

**Table 4****The balance of voluntary inter-household transfers and, alimony and support payments**

	Voluntary inter-household transfers				Alimony and support payments
	Total	Canada	International	Total	
	SLID 2008	SLID 2008	SLID 2008	SFS 2005	SLID 2008
	\$ millions				
Sent	10,859	8,636	2,224	8,111	4,414
Received	8,526	7,545	982 <sup>E</sup>	4,045	4,170
Received-to-sent ratio	0.79	0.87	0.44	0.50	0.94

<sup>E</sup> use with caution

Source: Statistics Canada, Survey of Labour and Income Dynamics (SLID) 2008, and Survey of Financial Security (SFS) 2005.

**6. Relationship with income and wealth**

This section examines the relationship of voluntary inter-household transfers with income and wealth. As stated in Section 2, both the Canberra Group (Canberra Group 2001) and the Seventeenth International Conference of Labour Statisticians (International Labour Organization 2004) recommended the addition of both voluntary and involuntary inter-household transfers to the definition of total income. Statistics Canada now measures and includes court-ordered alimony and child support payments (involuntary inter-household transfers) as part of the definition of total income. These data are mainly collected from tax data and supplemented by surveys. In comparison, there are no tax data on voluntary inter-household transfers, and questions on voluntary inter-household transfers were not added to the SLID questionnaire until 2006. The definition of household income in this section does not include money received as a result of voluntary inter-household transfers.

First, this section examines the relationship of voluntary inter-household transfers to household income using data from 2008 SLID. This analysis is supplemented by income and wealth data from 2005 SFS. Also investigated are some extreme ratios of voluntary inter-household transfers to household income that came to light during this analysis. Lastly, a set of questions will be introduced that were conceptually framed to measure voluntary inter-household transfers. These questions were qualitatively tested as a module for a new longitudinal platform being developed for Human Resources and Skills Development Canada.

Table 5 tabulates the percentage of households that sent or received voluntary inter-household transfers by household income quartiles in 2008. About 7.0% of all households in the lowest quartile sent voluntary inter-household transfers, and the median amount sent was approximately \$1,500. More households sent voluntary inter-household transfers as household income increased. The median value of voluntary inter-household transfers sent was higher for the quartiles with higher household income than quartiles with lower household income. While there seems to be a linear relationship between household income and the incidence of sending transfers, this relationship was less obvious for receivers

than for donors. The percentage of households receiving voluntary inter-household transfers generally decreased as income increase with the exception of the highest household income.

**Table 5**

**Incidence of households sending and receiving voluntary inter-household transfers and its average amount, by household income group, 2008**

	Donor		Receiver	
	Incidence	Median amount	Incidence	Median amount
	%	\$	%	\$
<b>Total</b>	<b>12.3</b>	<b>2,400</b>	<b>6.6</b>	<b>2,500</b>
Lowest quartile	7.0	1,500 <sup>E</sup>	8.4	2,000 <sup>E</sup>
Second quartile	10.3	2,000	5.9	2,400 <sup>E</sup>
Third quartile	14.0	2,400	5.1	3,200 <sup>E</sup>
Highest quartile	18.1	3,500	7.0	3,000 <sup>E</sup>

<sup>E</sup> use with caution

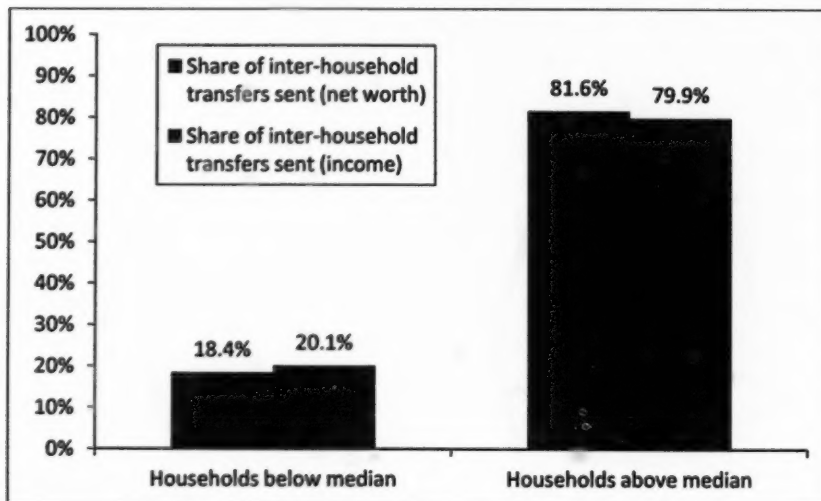
Source: Statistics Canada, Survey of Labour and Income Dynamics (SLID) 2008.

Wealth data from the 2005 SFS are used to supplement the analysis of voluntary inter-household transfers and its relationship to other economic attributes, such as household net worth.<sup>22</sup> Chart 4a shows, whether using household net worth or household income, that about four-fifths of the total amount of voluntary inter-households transfers are sent from households with net worth or income above the median. Meanwhile Chart 4b shows that about 70% of the aggregate amount of the voluntary inter-household transfers are received by households below the median of income or net worth. Both charts show voluntary inter-household transfers generally flow from more economically well-off households to less economically well-off households.

22. SFS figures are for economic families, as household level figures are not available.

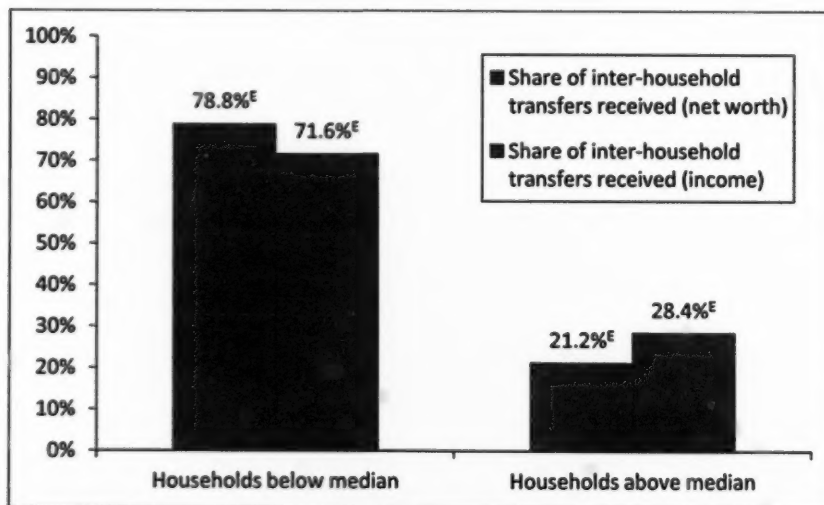
**Chart 4a**

**Shares of voluntary inter-household transfers sent by the top half and the bottom half of the income distribution and household net worth distribution**



**Chart 4b**

**Shares of voluntary inter-household transfers received by the top half and the bottom half of the income distribution and household net worth distribution**



<sup>E</sup> use with caution

**Notes**

1. SFS figures are for economic families, as household level figures are not available.

Source: Statistics Canada, Survey of Financial Security (SFS) 2005



This section also discusses some amounts of voluntary inter-household transfers sent or received that are extreme relative to the household income. While most voluntary inter-household transfers were small in relation to household income, a small percentage of households sent or received a large portion relative to their household income. Table 6 indicates the number of households that sent voluntary inter-household transfers in 2008 by the ratio of voluntary inter-household transfers sent relative to the recipient's household income. The median household income, the share of voluntary inter-household transfers sent by the respective household group, and the median ratio of inter-household transfers sent relative to their household income are also listed. Table 6 also shows similar information for voluntary inter-household transfer recipients.

For households that sent voluntary inter-household transfers (Table 6), the median household sent 3% of its household income. Among households that received voluntary inter-household transfers, the median household received an additional 5% of its household income.

Overall, most donors sent a small portion of their household income as voluntary inter-household transfers. Approximately four-fifths of donor households sent less than 10% of their household income, and less than 2% of donor households sent more than what they earned in 2008. The median ratio for households that sent more than 100% of their total household income sent 1.68 times their household income. These households sent about 15% of all voluntary inter-household transfers in 2008.

Among the recipients of voluntary inter-household transfers (Table 6), approximately two-thirds of households received less than 10% of their household income, while approximately 7% of all recipient households received more than 100% of their household income. The median ratio for households that received more than 100% of their household income was 3.2 times their household income. These transfers accounted for 37% of voluntary inter-household transfers received in 2008.

Voluntary inter-household transfers with amounts over 100% of the recipient's household income may indicate a strong dependency on money sent by non-household members or capital transfers misreported by respondents. However, this paper is unable to determine whether these transfers are current or capital transfers, given the absence of expenditure data, consumption data and data on voluntary inter-household transfers received.<sup>23</sup>

Voluntary inter-household transfers can provide a substantial proportion of additional income to a recipient household. However, these transfers have not yet been included in the calculation of total income at Statistics Canada. The fact that respondents may have reported capital transfers in the surveys suggests the difficulty of measuring voluntary inter-household transfers.

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23. SHS also measures money gifts received by households, but they cannot be differentiated from other categories in the question.

Table 6

Households that sent and received voluntary inter-household transfers, by amount of voluntary inter-household transfer in relations to household income, 2008

	Households	Median household income	Share of voluntary inter-household transfers sent	Median ratio of voluntary inter-household transfers to household income
Donor	'000	\$	%	
All donor households	1,647	77,000	100.0	0.03
Sent <5% of household income	1,036	85,000	18.1	0.02
Sent 5% to 10% of household income	287	68,000	15.6	0.07
Sent 10% to 50% household income	255	62,000	33.5	0.16
Sent 50% to 100% household income	F	F	F	0.66
Sent > 100% of household income	28 <sup>E</sup>	F	14.8 <sup>E</sup>	1.68 <sup>E</sup>
	Households	Median household income	Share of voluntary inter-household transfers received	Median ratio of voluntary inter-household transfers to household income
Receiver	'000	\$	%	
All recipient households	880	53,000	100.0	0.05
Received < 5% household income	433	72,000	6.7	0.01
Received 5% to 10% of household income	129	46,000	6.4	0.07
Received 10% to 50% of household income	209	45,000	28.3	0.18
Received 50% to 100% of household income	47 <sup>E</sup>	F	F	0.86
Received > 100% of household income	62 <sup>E</sup>	F	37.1 <sup>E</sup>	3.20 <sup>E</sup>

<sup>E</sup> use with caution

F too unreliable to be published

Source: Statistics Canada, Survey of Labour and Income Dynamics (SLID) 2008.

To measure voluntary inter-household transfers that conforms to the definition of current transfers, a team of analysts has developed a questionnaire module to measure voluntary inter-household transfers for a new longitudinal platform being developed for Human Resources and Skills Development Canada. This module has been qualitatively tested through cognitive interviews conducted by the Questionnaire Design Resource Centre in early 2010. The results from the interviews show that most participants were able to understand the concepts referred to in the questions and they did not feel the questions were significantly sensitive or personal. The questions tested are provided in the box below.



## Questions used in the Qualitative Testing for the Living in Canada Survey

### Inter-household Transfers Module

**Interviewer:** Inter-household transfers refer to the transfer of money between households. Here, we want to capture the money received by one household from another. This transfer of money can be in the form of cash, cheques, bank deposits, etc., or in the form of bill payments for items such as rent, groceries, etc.

**IHT\_R01** This section is concerned with information on financial support payments made to you or on your behalf either in the form of cash or equivalent, or bill payments, by persons not living with you. Please exclude court-ordered alimony and child support payments.

**IHT\_Q01** Other than court-ordered alimony and child support payments, did any person not living with you help with your annual living expenses by sending you money in reference year (RY)?

**Interviewer:** Annual living expenses include spending on food, shelter, clothing, household supplies, movies, taxes and so forth, that were consumed during the year. The main excluded items are payments for savings, as well as the purchase of large consumer durables that are not consumed over a short time period.

1 Yes

2 No (Go to HT\_Q08)

**IHT\_R02** Now I would like to ask you a few questions about the money that you received.

**IHT\_Q02** How much in total did you receive from persons not living with you in [RY)?

1 \_\_\_\_\_ (Min 1, Max 1000000)

2 DK/RF

## 7. Summary

This paper examines the conceptual and measurement issues relating to voluntary inter-household transfers. Both the Canberra Group (Canberra Group 2001) and the Seventeenth International Conference of Labour Statisticians (International Labour Organization 2004) recommend measuring and including both voluntary and involuntary inter-household transfers in the definition of total income. Statistics Canada now measures only the involuntary component of inter-household transfers as part of total income. However, voluntary inter-household transfers continue to be excluded from the definition

of total income. Ideally, the values received from voluntary inter-household transfers should be included in the calculation of total income, or at least a continuation of measuring voluntary inter-household transfers otherwise.

In 2008, the amount of voluntary inter-household transfers received by Canadian households was twice the total value of alimony and child support payments. It is also in the same order of magnitude as major government programs. At the microeconomic level, about 7% of all households benefited from voluntary inter-household transfers; the median recipient household received \$2,500.

Different surveys reviewed in this paper showed dissimilar rates of giving/receiving voluntary inter-household transfers, depending on how the question on voluntary inter-household transfer was asked. In 2008, about one in seven households in SLID reported sending voluntary inter-household transfers. Meanwhile, SHS reported that about 40% of households sent voluntary inter-household transfers in 2008. From 1998 to 2008, 10% more Canadian households sent voluntary inter-household transfers, and the dollar amount in real terms rose 46%. Most voluntary inter-household transfers were sent within Canada. Canadian households sent more money than they received from abroad.

In summary, voluntary inter-household transfers represent a sizeable flow of economic resources between households. Understanding the dynamics of voluntary inter-household transfers would help Canadian researchers provide a more complete picture of the economic well-being of society. It would be helpful conceptually to unify and improve the questions related to voluntary inter-household transfers asked by separate surveys. The questions developed for a longitudinal platform by Statistics Canada for Human Resources and Skills Development Canada can serve as a reference for survey analysts and questionnaire designers interested in the topic.

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## **Appendix 1 – SHS computer-assisted personal interviewing (CAPI) questionnaire in 2008**

### **Personal Taxes, Security and Money Gifts (TX)**

The next section refers to the personal taxes, security and money gifts for persons 15 years and over on December 31, 2008.

Interviewer: Amounts for persons 14 years and under (born after 1993) should be reported in a parent's column.

TX\_Q010

In 2008, how much did [member's first name] pay for: income tax on 2008 income?  
Exclude taxes paid in 2009 on 2008 income.

TX\_Q020

In 2008, how much did [member's first name] pay for: income tax on income for years prior to 2008?  
Include taxes paid in 2008 on income earned in 2007 or earlier.

TX\_Q030

In 2008, how much did [member's first name] pay for: other personal taxes, for example, gift tax?

If TX\_Q030 >0 or NonResponse, Go To TX\_Q030S

TX\_Q030S

Interviewer: Specify.

The following questions are concerning security and employment-related payments.

Exclude RRSP contributions (record in question CA\_Q040).

TX\_Q040

In 2008, how much did [member's first name] pay for: premiums on life, term and endowment insurance?

TX\_Q050

In 2008, how much did [member's first name] pay for: annuity contracts and transfers to RRIFs?

TX\_Q060

In 2008, how much did [member's first name] pay for: deductions from pay for employment insurance (EI) and Quebec parental insurance (QPIP)?

TX\_Q070

In 2008, how much did [member's first name] pay for: government retirement or pension fund, including federal, provincial and municipal government funds?

TX\_Q080

In 2008, how much did [member's first name] pay for: Canada/Quebec pension plan?

TX\_Q090

In 2008, how much did [member's first name] pay for: other retirement or pension funds?  
Exclude RRSP contributions (record in question CA\_Q040).

TX\_Q100

In 2008, how much did [member's first name] pay for: dues to unions and professional associations?

TX\_Q110

In 2008, how much did [member's first name] pay for support payments to a former spouse or partner?

Include alimony, separation allowance or child support.

The following questions concern money gifts, contributions and other support payments to persons who were not household members.

TX\_Q120

In 2008, how much did [member's first name] spend on: money gifts given to persons living in Canada?

Exclude support payments just reported.

TX\_Q130

In 2008, how much did [member's first name] spend on: money gifts given to persons living outside Canada?

Exclude support payments just reported.

TX\_Q140

In 2008, how much did [member's first name] spend on charitable contributions to: religious organizations?

TX\_Q150

In 2008, how much did [member's first name] spend on charitable contributions to: other charitable organizations?

For example, workplace charitable campaigns, Heart fund, Cancer society.

Go To Block CA

## ***Appendix 2 – SFS paper questionnaire in 2005***

**U6. In 2004, did you (or any family member in the household) give any amounts for living expenses to any family member outside your household (e.g. children, parents). Do not include alimony or child support previously reported.**

**1 Yes**

**2 No ☐ Go to U8**

**U7. What was the total amount of this financial assistance paid for the year?**

**Amount \$**

**U8. In 2004, did you (or any family member in the household) receive any amounts for living expenses from any family member outside your household ( i.e. children, elderly parents). Do not include alimony or child support previously reported.**

**1 Yes**

**2 No ☐ Go to U10**

**U9. What was the total amount of this financial assistance received for the year?**

**Amount \$**



### **Appendix 3 – SFS paper questionnaire in 1999**

#### **K Transfer of money between households**

Now I have a few questions about money given to or received from family members.

**K1. In 1998, did you (or any family member in the household) give financial assistance, a substantial gift or sum of money to any family member(s) outside your household?**

1 Yes

2 No\_ Go to K4

**K2. To whom was it given? (Relationship to the person giving the assistance, gift or cash transfer.)**

Mark all that apply.

3 Son/daughter

4 Parent

5 Brother/sister

6 Ex-spouse/ex-partner

7 Grandparent

8 Grandchild

9 Other relative

**K3. Was it given once, on occasion or on an ongoing basis?**

Mark all that apply.

1 Once

2 On occasion

3 Ongoing

**K4. In 1998, was financial assistance or a substantial gift or sum of money received from family members outside your household?**

4 Yes

5 No\_ Go to K7

**K5. Who gave it? (Relationship to person receiving assistance, gift or cash transfer.)**

Mark all that apply.

1 Son/daughter

2 Parent

3 Brother/sister

4 Ex-spouse/ex-partner

5 Grandparent

6 Grandchild

7 Other relative

**K6. Was it received once, on occasion or on an ongoing basis?**

Mark all that apply.

1 Once

2 On occasion

3 Ongoing

**K7. Now, considering only persons in the household, in 1998 were any loans made between family members? Include only loans where the amount is significant and where the money is expected to be repaid.**

4 Yes

5 No



## **Appendix 4 – SLID CAPI questionnaire in 2008**

### **6.5 SP Module**

**SP\_Q001**

In [reference year], did you RECEIVE any support payments from a former spouse or partner? By support payments we mean alimony, separation allowance, or child support.

In [reference year], did he RECEIVE any support payments from a former spouse or partner? By support payments we mean alimony, separation allowance, or child support.

In [reference year], did she RECEIVE any support payments from a former spouse or partner? By support payments we mean alimony, separation allowance, or child support.

1: Yes

2: No

8: Refuse

9: Don't know

**SP\_Q005**

What was the total amount you RECEIVED in support payments in [reference year]?

What was the total amount he RECEIVED in support payments in [reference year]?

What was the total amount she RECEIVED in support payments in [reference year]?

**SP\_Q010**

In [reference year], did you PAY any support payments to a former spouse or partner?

In [reference year], did he PAY any support payments to a former spouse or partner?

In [reference year], did she PAY any support payments to a former spouse or partner?

1: Yes

2: No

8: Refuse

9: Don't know

**SP\_Q015**

What was the total amount you PAID in support payments in [reference year]?

What was the total amount he PAID in support payments in [reference year]?

What was the total amount she PAID in support payments in [reference year]?

SP\_Q050

In [reference year], did you give any money to family members who were not living with you?

In [reference year], did he give any money to family members who were not living with him?

In [reference year], did she give any money to family members who were not living with her?

1: Yes

2: No

8: Refuse

9: Don't know

SP\_Q055

In [reference year], did you make any regular payments on behalf of any family member who was not living with you?

In [reference year], did he make any regular payments on behalf of any family member who was not living with him?

In [reference year], did she make any regular payments on behalf of any family member who was not living with her?

1: Yes

2: No

8: Refuse

9: Don't know

SP\_Q060

What was the total amount [you] gave to persons living in Canada in [reference year]?

What was the total amount he gave to persons living in Canada in [reference year]?

What was the total amount she gave to persons living in Canada in [reference year]?

Hard range:    minimum: \$        1

maximum: \$ 200000

Soft range:    maximum: \$ 50000

SP\_Q065

What was the total amount you gave to persons living outside of Canada in [reference year]?

What was the total amount he gave to persons living outside of Canada in [reference year]?

What was the total amount she gave to persons living outside of Canada in [reference year]?

Hard range:     minimum: \$     1

                  maximum: \$ 200000

Soft range:     maximum: \$ 50000

SP\_Q070

To which countries was this money sent?

SP\_Q075

In [reference year], did you receive any money from family members who were not living with you?

In [reference year], did he receive any money from family members who were not living with him?

In [reference year], did she receive any money from family members who were not living with her?

1: Yes

2: No

8: Refuse

9: Don't know

SP\_Q080

In [reference year], were any regular payments made on your behalf by any family member who was not living with you?

In [reference year], were any regular payments made on his behalf by any family member who was not living with him?

In [reference year], were any regular payments made on her behalf by any family member who was not living with her?

1: Yes

2: No

8: Refuse

9: Don't know

SP\_Q085

What was the total amount you received from persons living in Canada in [reference year]?

What was the total amount he received from persons living in Canada in [reference year]?

What was the total amount she received from persons living in Canada in [reference year]?

Hard range:    minimum: \$     1

                 maximum: \$ 200000

Soft range:    maximum: \$ 50000

SP\_Q090

What was the total amount you received from persons living outside of Canada in [reference year]?

What was the total amount he received from persons living outside of Canada in [reference year]?

What was the total amount she received from persons living outside of Canada in [reference year]?

Hard range:    minimum: \$     1

                 maximum: \$ 200000

Soft range:    maximum: \$ 50000

SP\_Q095

From which countries was this money sent?